

WHEN RECORDED MAIL TO:

AmSouth Bank
Attn: Larry Daniels
P.O. Box 830721
Birmingham, AL 35283

Inst # 2001-29074

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070499206532

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated June 25, 2001 is made and executed between THOMAS E. OWEN, whose address is 185 GRIMES ROAD, INDIAN SPRINGS, AL 35124; unmarried (referred to below as "Grantor") and AmSouth Bank, whose address is 101 Office Park Drive, Birmingham, AL 35223 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 3, 1997 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

APRIL 1, 1997 SHELBY COUNTY INST NO 1997-09900 MODIFIED ON MARCH 20, 1998 SHELBY COUNTY INST NO 1998-12145 MODIFIED ON JULY 27, 1999 (TO BE RE-RECORDED IN CORRECT COUNTY WITH THIS MORTGAGE MATURES ON MARCH 3, 2017.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in SHELBY County, State of Alabama:

See SEE EXHIBIT "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 185 GRIMES ROAD, INDIAN SPRINGS, AL 35124.

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

The Credit Limit or maximum principal indebtedness secured by the Mortgage (excluding finance charges, any temporary overages, other charges and any amounts expended or advanced as provided in the Mortgage) is hereby increased from \$100000.00 to \$125000.00.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JUNE 25, 2001. THIS MODIFICATION IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MODIFICATION IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

GRANTOR:

X Thomas E Owen (Seal)
THOMAS E. OWEN, Individually

LENDER:

Larry Daniels (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: SHELLY DEFOOR
Address: P.O. BOX 830721
City, State, ZIP: BIRMINGHAM, AL 35283

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SHELBY COUNTY JUDGE OF PROBATE
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MODIFICATION OF MORTGAGE
(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama

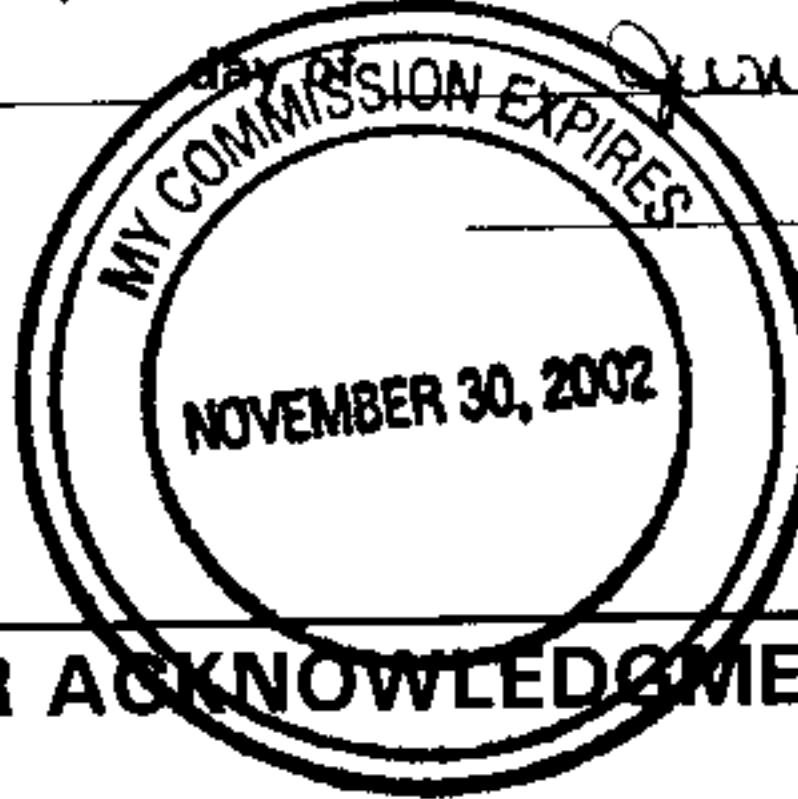
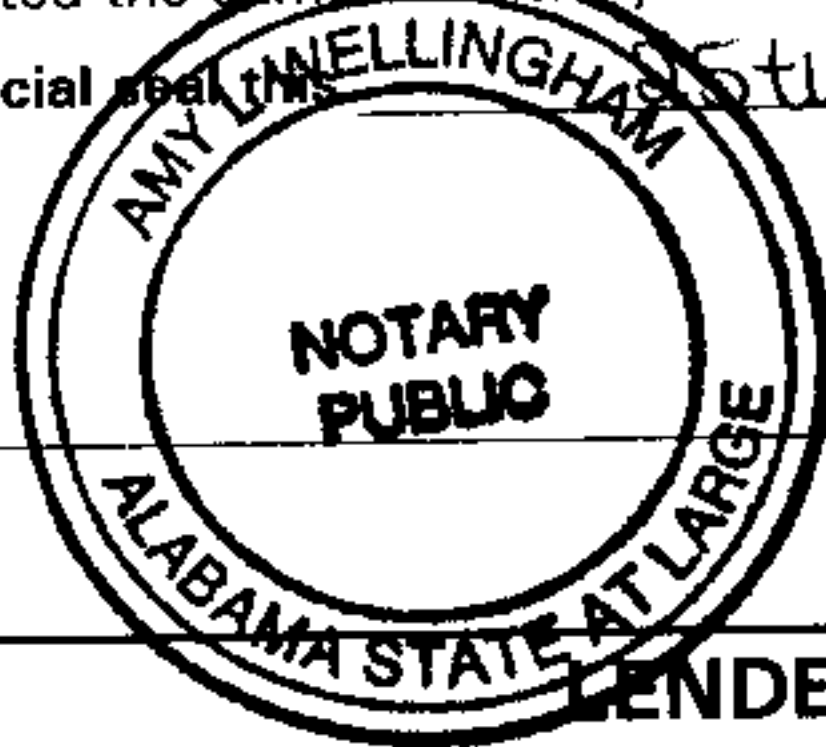
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COUNTY OF Jefferson

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **THOMAS E. OWEN**, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification, he or she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 25th day of June, 20 01.

My commission expires



Amy H. Wellingham
Notary Public

LENDER ACKNOWLEDGMENT

STATE OF Alabama

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COUNTY OF Jefferson

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Gladia Smith a corporation, is signed to the foregoing and who is known to me, acknowledged before me on this day that, being informed of the contents of said, he or she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this 29th day of June, 20 01.

My commission expires

MY COMMISSION EXPIRES
December 11, 2002

Gladia Smith
Notary Public

Inst # 2001-29074

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SHELBY COUNTY JUDGE OF PROBATE
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